The amounts involved in the cases of frauds do not necessarily represent the actual losses which the banks may have to ultimately suffer. The banks generally have some securities to cover advances made by them. Banks also file civil and criminal suits and seek appropriate relief. Besides, banks take insurance cover.

Available information in respect of employees dismissed/discharged and removed from service during the year 1991, 1992 and 1993 (upto June) for their involvement in fraud cases is given below:

	Year		
	1991	1992	1993 (upto June)
1. Number of employees convicted	30	14	3
2. Number of employees given major/minor penalties .	439	537	224
3. Number of employees out of (2) dismissed/discharged/removed	*180*	*194*	*93*

Slow Utilisation of ADB Loan

496. DR. BAPU KALDATE: Will the Minister of FINANCE be pleased to state:

(a) whether the Asian Development Bank (ADB) has expressed unhappiness over the slow utilisation of project aid given by it to India;

(b) whether the ADB has also suggested to Government for allowing the Bank to directly deal with the State Governments to ensure speedy implementation of the assisted projects;

(c) if so, what are the reasons for unsatisfactory utilization of the ADB aid stating its overall impact on the implementation of the projects; and

(d) what is the reaction of Government with regard to part (b) above?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (d) The Asian Development Bank Mission on project quality had occasion to discuss the utilisation of project aid given to India. The total loan for which agreements have been signed amounts to US $ 4179.6 million. Against this, utilisation till September, 1993 is US $ 1358.9 million leaving a balance amount of US $ 2820.7 million. The main reasons for inadequate utilisation are the delay in finalisation of contracts and procurement of goods, availability of counter part funds and changes in the scope of some of the projects; this has affected the implementation schedules of some of the projects. Measures for improvnig the utilisation of assitance have been under dicussion with the multilateral agencies including ADB. The Central Government is already providing additional central assitance to States for implementation of externally aided projects while bearing the foreign exchange risk.

केन्द्रीय उत्पादकर और सीमा शुल्क की बकाया राशि

497. **श्री सुन्दर सिंह भंडारी** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) सितम्बर, 1992 से सितम्बर, 1993 तक आयकर सीमा शुल्क से कितनी-कितनी धनराशि प्राप्त हुई ;

(ख) सितम्बर, 1993 तक केन्द्रीय उत्पाद शुल्क तथा सीमा-शुल्क की कितनी-कितनी धनराशि बकाया हो गयी थी ;

(ग) प्राप्तियों और बजट अनुमान के बीच कितना अन्तर है और इसके क्या कारण हैं ; और

(घ) स्थिति में सुधार लाने के लिए क्या उपाय किए गए हैं ?

वित्त मन्त्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) सितम्बर, 1992 से सितम्बर, 1993 तक आयकर (निगम कर सहित) और सीमाशुल्क के रूप में प्राप्त राशि क्रमशः 19649 करोड़ रुपये और 23845.38 करोड़ रुपये थी ।

(ख) 30 सितम्बर, 1993 की स्थिति के अनुसार केन्द्रीय उत्पाद शुल्क और सीमा शुल्क की बकाया राशि क्रमशः 2083.06 करोड़ रुपये और 127.69 करोड़ रुपये थी ।

(ग) बजट अनुमानों का ब्यौरा नीचे दिया गया है :—

)करोड़ों रुपयों में)

	1992–93	1993–94
केन्द्रीय उत्पाद शुल्क	32080.90	33600.50
सीमा शुल्क	25211.65	27727.00
आयकर	15995	20000

(घ) केन्द्रीय उत्पाद शुल्क तथा सीमा शुल्क राजस्व में कमी मुख्य रूप से विनिर्माण क्षेत्र और उद्योग में धीमी गति से वृद्धि होने के कारण हो सकती है ।

आयकर के संबंध में, सरकार राजस्व वसूलियों पर बराबर नजर रखे हुए है राजस्व वसूलियां बढाने के उद्देश्य से कर के बकायों को समाप्त करने के प्रयास किये जा रहे हैं । वसूलियां बढाने के लिए कर आधार को व्यापक बनाने के लिए भी प्रयास किये जा रहे हैं ।

Intgrated rural Development Programme in Gujarat

498. SHRI VITHALBHAI M. PATEL: Will the Minister of FINANCE be pleased to state:

(a) the amount allocated to the Government of Gujarat under the Integrated Rural Development Programme during 1992-93 and during 1993-94 so far;

(b) whether the role and performance of the banks under the said schemes in Gujarat State have been reviewed; and

(c) the amount released and utilised so far and the number of families benefited?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (c) Total allocation (Central and State) to Gujarat under Integrated Rural Development Programme is Rs. 20.10 crores and Rs. 30.90 crores during the year 1992-93 and 1993-94 respectively. Against this total release (Central & State) was Rs. 21.95 crores in 1992-93 and utilisation was Rs. 22.04 crores. During the current financial year (upto September, 1993) so far an amount of Rs. 23.93 crores have been released and the utilisation is Rs. 13.69 crores, benefiting 34031 families.

(b) A committee has been appointed by Reserve Bank of India to review all aspects of the implementation of Integrated Rural Development Programme including the role and performance of banks.

Loans to farmers in Gujarat

499. SHRI VITHALBHAI M. PATEL: Will the Minister of FINANCE be pleased to state:

(a) the total amount of loan provide to the farmers by different nationalised banks in Gujarat State during the year 1992-93 and up to June in 1993;